

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our file: 97171-00006 Examiner: Graham, C.
Applicants: Steven C. Halper and Constance A. Wilson Art Unit: 3692
Serial No.: 10/046,945
Filing Date: 01/14/2002
Title: Automated Loan Risk Assessment System and Method

Sir:

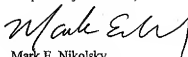
Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Response to Office Action (19 pages)
2. Combined Amendment & Petition for Extension of Time (2 pages)
3. Transmittal of Information Disclosure Statement (2 pages)
4. Form PTO/SB/08B (1 page)
5. Copy of References 1-3 from Form PTO/SB08B (15 pages)
6. Transmittal Sheet (1 page)

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

Respectfully submitted,



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July 25, 2008

Date

CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this correspondence is being electronically filed with the U.S. Patent and Trademark Office (via EFS-Web) on July 25, 2008.


Diane M. Bodzioch